

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION

In re:

JOHN W. SMITH  
JOANN SMITH  
Debtor(s)

Case No. 18-20843CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/05/2018.
- 2) The plan was confirmed on 04/26/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/24/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 03/31/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 49.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$176,442.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$141,098.69
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$141,098.69**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,835.46
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$8,835.46**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFSA DATA CORP/ACS**++	Unsecured	25,535.00	NA	NA	0.00	0.00
BBY/CBNA	Unsecured	481.00	NA	NA	0.00	0.00
CHROME FCU*	Unsecured	5,342.00	5,167.72	5,167.72	3,069.69	0.00
CLEARVIEW FCU**	Unsecured	5,952.00	5,375.07	5,375.07	3,192.86	0.00
DISCOVER BANK(*)	Unsecured	16,765.00	17,068.65	17,068.65	10,138.98	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	684.17	684.17	392.94	0.00
JPMORGAN CHASE BANK NA	Unsecured	3,362.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	10,040.00	10,258.06	10,258.06	6,093.41	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	24,675.00	28,155.43	0.00	23,764.00	0.00
PENN HILLS MUNICIPALITY (EIT)**	Priority	NA	421.40	421.40	421.40	0.00
PENN HILLS SD (PENN HILLS) (EIT)**	Priority	NA	168.37	168.37	168.37	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	371.65	371.65	213.45	0.00
PERITUS PORTFOLIO SERVICES*	Secured	28,365.00	30,754.51	0.00	23,214.12	0.00
PNC BANK NA	Unsecured	1,000.00	961.38	961.38	571.07	0.00
PNC BANK NA	Secured	72,000.00	70,288.48	0.00	60,047.72	0.00
US DEPARTMENT OF EDUCATION	Unsecured	21,448.00	21,788.68	0.00	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	489.60	489.60	281.19	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$60,047.72	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$46,978.12	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$107,025.84</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$589.77	\$589.77	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$589.77</b>	<b>\$589.77</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$40,376.30</b>	<b>\$23,953.59</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$8,835.46  
Disbursements to Creditors \$131,569.20

**TOTAL DISBURSEMENTS :** **\$140,404.66**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/15/2022

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.